

1 Nathan A. Searles (SBN 234315)
2 NASearles@portfoliorecovery.com
3 PRA Group
4 130 Corporate Boulevard
5 Norfolk, VA 23502
6 (757) 519-9300, Ext 13206
7 (757) 321-2518 (fax)
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12 UNITED STATES DISTRICT COURT
13 CENTRAL DISTRICT OF CALIFORNIA
14

15 TONY GLYNN,

16 Plaintiff,

17 v.

18 MIDLAND FUNDING, LLC;
19 PORTFOLIO RECOVERY
20 ASSOCIATES, LLC; and ANGELIQUE
21 ROSS,

22 Defendant.

Case No. 2:16-cv-02678-ODW-SK

**DEFENDANT PORTFOLIO
RECOVERY ASSOCIATES, LLC'S
AFFIDAVIT IN SUPPORT OF
RENEWED MOTION FOR
SUMMARY JUDGMENT**

Date: June 11, 2018

Time: 1:30 p.m.

Location: First Street Courthouse, 5D

23 BEFORE ME, the undersigned authority, on this day personally appeared
24 Meryl Dreano, known to me to be the person whose name is subscribed on this instrument
25 and, having been first duly sworn, upon his oath deposes and states as follows:

26 1. I, Meryl Dreano, am over the age of eighteen (18) years, of sound mind, have
27 never been convicted of a felony or a misdemeanor of moral turpitude and am fully
28 competent and qualified to make this Affidavit. I have personal knowledge of all of the
facts set forth in this Affidavit and all facts and statements contained herein are true and
correct of my own personal knowledge.

1 2. I am a Custodian of Records for Portfolio Recovery Associates, LLC
 2 (hereinafter "**PRA**"). I am the custodian of records maintained at PRA and am familiar
 3 with the manner in which its records are created and maintained by virtue of my duties and
 4 responsibilities.

5 3. Attached to this affidavit are the following documents:

6 Exhibit A: Account Notes
 7 Exhibit B: February 7, 2011 1692g Letter
 8 Exhibit C: Load data
 9 Exhibit D: Charge-off Statement

10 4. The records were made, in accordance with the regular practice of PRA to
 11 make this type of record, at or near the time of each act, event, condition, opinion, or
 12 diagnosis set forth. The records were made, and it is the regular practice PRA to make this
 13 type of record, by, or from information transmitted by, persons with knowledge of the
 14 matters set forth. The records were kept, and it is the regular practice of PRA to keep this
 15 type of record, in the course of regularly conducted business activity. It is the regular
 16 practice of the business activity to make the records.

17 5. I have reviewed the account and the account notes associated with Tony
 18 Glynn. The account notes show that PRA had an account associated with Tony Glynn. The
 19 account ended in 6590. The account notes show that PRA received the account in January
 20 2011. The first letter was sent to Tony Glynn in early February 2011 to the address supplied
 21 by the seller. Account notes, load data and charge-off statement are attached as Exhibits
 22 A, C and D.

23 6. A true and correct copy of that letter sent to Tony Glynn in February 2011 is
 24 attached to this affidavit as Exhibit B.

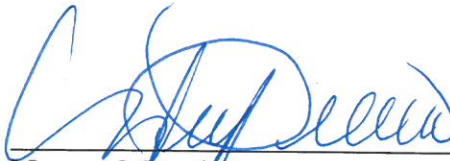
25 /

26 /

27 /

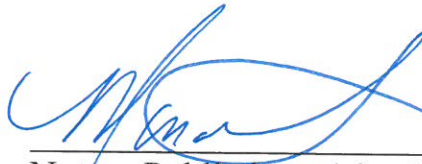
28 /

1 7. The initial notification letter was not returned by the Post Office as
2 undeliverable.

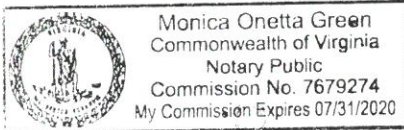
3
4 

5 Name: Meryl Dreano
6 Title: Custodian of Record
7 Portfolio Recovery Associates, LLC
8
9
10

11 SWORN TO AND SUBSCRIBED before me, a Notary Public, on this the 9th day of
12 May, 2018.

13
14 

15 Notary Public in and for the State of Virginia



Account: [REDACTED] 6590

Page 1 of 5



Portfolio Recovery Associates, LLC

Main Menu	Search	Work List	Answer	Break	End Session	Help Desk
PRA Intranet	Skip Links	ICS Search	Timed	ODI	Mqr Reports	Manual Transfer

	Account: [REDACTED] 6590	Responsibility: PORT	Status: PPRG	HP Days: -1370
	Edit/View Account Relations		CBR: 4/28/2017	SOL: 6/28/2014

No linked Accounts found for Debtor 1.

GLYNN; TONNY DOB [REDACTED] 959
Relation PrimDebtor SSN [REDACTED] 0954
Email [Add Email](#) State not eligible for email at this time
Last Call 12/29/2015 Location TX
Last RPC
Hold Date

Address Type: Home
 Address 3010 2ND PL
 City LUBBOCK State TX
 County LUBBOCK Zip 79415-3216

[Required Disclosure Statements](#)

[All Addresses for Debtor 1 and Debtor 2](#)

[All Email Addresses for Debtor 1 and Debtor 2](#)

Hold	Transfer	Complete	Cancel
Drop			

Debtor Phones						
	Phone Number	Phone Type	Do Not Call	Wrong Number	Last RPC	Hold Date
	[REDACTED] 7044	Personal		Wrong Party		
	[REDACTED] 9431	Personal		Disconnected		
	[REDACTED] 6622	Personal		Wrong Party		
	[REDACTED] 1721	Personal		Low Confidence		
	[REDACTED] 9314	Personal		Disconnected		
	[REDACTED] 9406	Personal		Wrong Party		
	[REDACTED] 8040	Personal		Low Confidence		
	[REDACTED] 3556	Personal		Low Confidence		
	[REDACTED] 2296	Personal		Wrong Party		
	[REDACTED] 6927	Third Party		Low Confidence		

EXHIBIT A

Account: 6590

Page 2 of 5

<input type="text" value="Dial"/>	<input type="text" value="Phone Number"/>	<input type="text" value="Phone Type"/>	<input type="text" value="Source"/>
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Purchase	Putback	Loan Date	Charge Off	Last Pay Date
1/25/2011	7/24/2011	8/12/2009	12/27/2010	5/15/2010
PTP Date	Last CBR Date	Deleted CBR Date	CBR Status	Delq Date
N/A	4/8/2016	4/21/2016	Delete Status	6/28/2010

Get Payment History		Add Bankruptcy Information View Legal Information	
Original Bal	\$2,276.73	PIF	\$2,276.73
ChgOff Amt	\$2,276.73	Accrued Int	\$0.00
Last Pay Amt	\$98.00	Allowance	0.00
Net Purchase Balance	\$2,276.73	NBal	\$2,276.73
NSFs	\$0.00 (0)	Documents	16
Orig Rate	0.00%	Current Rate	0.00%
Min Amt For PIF Bonus	\$2,276.73	OALD Documents	2
		Seller Mailed To Customer	

Seller: **GE MONEY BANK, F.S.B.** Prod Code **PVT**
 Merchant: **CARE CREDIT** Pool **GESK22**
 Original Creditor: **GE MONEY BANK**
 Make Payments to: **PORTFOLIO RECOVERY ASSOCIATES, LLC P.O. BOX 12914 NORFOLK VA 23541**

[Credit Bureau](#) [Request Letters](#) [Putback](#) [Request Docs](#) [Supplemental Info](#) [Collect Info](#) [Current Balance](#)

Date	Entry	ACT	RST	Note
4/21/2016 11:07:30 AM	ELK	ARS	INS	GC rcvd complaint. N1 is pro se. ALL CALLS TO GC EXT 13332.
3/2/2016 4:30:44 PM	DSP023	INC	LRC	REVIEW ACCOUNT FOR ACCURACY
3/2/2016 9:48:33 AM	DSP023	ARR	INS	CND Requested by N1
3/2/2016 9:47:37 AM	DSP023	INC	LRC	RECEIVED DOCLINK FROM THE MAILROOM VIA SMART CLIENT...N1 IS IN PRISON AND WANTED TO VALIDATE THE DEBT AND SETTLE THE DEBT...PER DISPUTE MGNT WERE GOING TO CND THE ACCOUNT AS WE CANT SEND PERSONAL INFO TO A PRISON FACILITY...PLACED CND ON ACCOUNT...KEPT ADDY AS IS BECUSE THE ONLY OTJHER ADDY FOR N1 IS APRISION...SCAN IMAGES TO ACCOUNT
2/23/2016 5:53:20 AM		ARS	LTR	Strategy Offer Letter (49M2) sent: DANTOM Systems Opt1 - 40% Savings: 1 payments of \$1370.00 first payment due by 03/18/2016 Opt2 - 34% Savings: 6 payments of \$250.00 first payment due by 03/18/2016 Opt3 - 29% Savings: 12 payments of \$135.00 first payment due by 03/18/2016
12/29/2015 12:06:11 PM	PRB140	TO	DIS	Wrong Number - (6622) wrg#
11/17/2015 5:31:30 AM		ARS	LTR	Strategy Offer Letter (49M2) sent: DANTOM Systems Opt1 - 40% Savings: 1 payments of \$1370.00 first payment due by 12/18/2015 Opt2 - 34% Savings: 6 payments of \$250.00 first payment due by 12/18/2015 Opt3 - 29% Savings: 12 payments of \$135.00 first payment due by 12/18/2015
8/19/2015 5:36:53 AM		ARS	LTR	

EXHIBIT A

				Strategy Offer Letter / color (74C2) sent: Compu Mail Opt1 - 30% Savings: 1 payments of \$1595.00 first payment due by 09/18/2015 Opt2 - 24% Savings: 12 payments of \$145.00 first payment due by 09/18/2015 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 09/18/2015
4/21/2015 5:34:31 AM		ARS	INS	Letter 74C2 sent: Compu Mail Opt1 - 30% Savings: 1 payments of \$1595.00 first payment due by 05/22/2015 Opt2 - 24% Savings: 12 payments of \$145.00 first payment due by 05/22/2015 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 05/22/2015
4/11/2015 1:12:35 PM	<u>PRH025</u>	DH	DIS	Wrong Number - (2296) WRG NBR
1/20/2015 7:02:50 AM		ARS	INS	Letter 47M2 sent: Compu Mail Opt1 - 25% Savings: 1 payments of \$1710.00 first payment due by 02/20/2015 Opt2 - 18% Savings: 12 payments of \$155.00 first payment due by 02/20/2015 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 02/20/2015
10/7/2014 5:34:20 AM		ARS	INS	Letter 47M2 sent: Compu Mail Opt1 - 30% Savings: 1 payments of \$1595.00 first payment due by 10/31/2014 Opt2 - 25% Savings: 6 payments of \$285.00 first payment due by 10/31/2014 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 10/31/2014
7/8/2014 5:34:51 AM		ARS	INS	Letter 48M2 sent: Compu Mail Opt1 - 30% Savings: 12 payments of \$132.81 first payment due by 08/08/2014 Opt2 - 25% Savings: 24 payments of \$71.15 first payment due by 08/08/2014 Opt3 - 21% Savings: 36 payments of \$50.00 first payment due by 08/08/2014
6/29/2014 6:47:14 PM		ARS	INS	R2C Account Out Of Statute; changed status to STAT - Account Status was changed from R2C to STAT
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY	INS	*CC:S252: Based on data provided by the DMDC, debtor is NOT serving on active duty as of this date. PDATE=04/11/2013 MILITARY SCRUB - NON ACTIVE
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/25/2013 xtrnnc: Home Phone Attempt called the cm, spoke to his wife and she informed me that the cm was in jail and won't be home anytime soon.
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtrnnc: Home Phone Attempt spoke to the cm's wife, gave her a 70% sif in the amount of \$1,593.71 and a hardship payment plan in the amount of \$200. per month.
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtrnnc: Home Phone Attempt called the cm, lft mssg.
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY	INS	*CC:W100: 1st Demand Letter PDATE=04/16/2013 DEMAND LETTER - PRA
5/30/2014 8:32:41 PM	<u>OPMN11</u>	ARS	INS	Based on data provided by the DMDC N1 is NOT serving on active duty as of this date
5/19/2014 8:32:32 PM	<u>OPMN11</u>	ARS	INS	Based on data provided by the DMDC N1 is NOT serving on active duty as of this date
5/15/2014 8:30:48 PM	<u>OPMN11</u>	ARS	INS	Based on data provided by the DMDC N1 is NOT serving on active duty as of this date
4/22/2014 3:51:05 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/21/2014 xhome: CALLED HOME NUMBER
4/22/2014 3:51:05 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/21/2014 xna: NO ANSWER -8040
1/22/2014 9:31:18 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=01/21/2014 xhome: CALLED HOME NUMBER
1/21/2014 8:31:33 PM	<u>OPMN11</u>	ARS	INS	Pre-Approved Percentage for Settlement letter: 70% sent to firm with pcode *CC:M106.
11/5/2013 9:44:39 AM	<u>LPIMP</u>	ATY	INS	

EXHIBIT A

Account: [REDACTED] 6590

Page 4 of 5

				*CC:W120: Telephone Demand Residence PDATE=11/01/2013 XHOME: CALLED HOME NUMBER 8:44 cal... [REDACTED] -8040...lft msg w foti
8/29/2013 1:10:53 PM	<u>LPIMP</u>	ATY	INS	*CC:W117: Phone Contact PDATE=08/28/2013 Contact Other Phone No 17:41 cl [REDACTED] -8040...lft msg qm foti
8/3/2013 4:37:08 PM	<u>DEM</u>	ARS	INS	Current and original interest rates set to 0.
8/1/2013 3:04:17 PM	<u>LPIMP</u>	ATY	INS	*CC:S124: Skip Trace PDATE=07/31/2013 SKIP TRACING 08:41lexis: [REDACTED] 8040 vm left message
8/1/2013 3:04:17 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=07/31/2013 xtmnc: Home Phone Attempt 08:37pt [REDACTED] -2296 wrong number
8/1/2013 3:04:17 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=07/31/2013 xtonc: Other Phone No Attempt clld [REDACTED] -8040,na
4/26/2013 9:33:03 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/25/2013 xtmnc: Home Phone Attempt called the cm, spoke to his wife and she informed me that the cm was in jail and won't be home anytime soon.
4/24/2013 3:56:30 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtmnc: Home Phone Attempt called the cm, lft mssg.
4/24/2013 3:56:30 PM	<u>LPIMP</u>	ATY	INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtmnc: Home Phone Attempt spoke to the cm's wife, gave her a 70% sif in the amount of \$1,593.71 and a hardship payment plan in the amount of \$200. per month.
4/17/2013 3:20:09 PM	<u>YGC</u>	ATY	INS	PDATE=04/16/2013 Attorney Note: 1st Demand Letter DEMAND LETTER - PRA
4/17/2013 3:20:09 PM	<u>YGC</u>	ATY	INS	PDATE=04/16/2013 *Colctr: Added new collector #: 600
4/12/2013 3:23:30 PM	<u>YGC</u>	ATY	INS	PDATE=04/11/2013 MILITARY SCRUB - NON ACTIVE
4/12/2013 3:23:30 PM	<u>YGC</u>	ATY	INS	PDATE=04/11/2013 XSUTREV: REVIEW FOR SUIT IN 60 DAYS
4/12/2013 3:23:30 PM	<u>YGC</u>	ATY	INS	PDATE=04/11/2013 XPOOL: UPDATE - POOL ID GESK22
4/12/2013 3:23:30 PM	<u>YGC</u>	ATY	INS	PDATE=04/11/2013 BK AND DECEASED SCRUB
2/21/2013 4:57:39 AM		ARS	INS	Letter LL2 sent: Compu Mail Opt1 - 20% Savings: 1 payments of \$2045.64 first payment due by 03/20/2013 Vendor: Compu Mail Vendor Process: CompuMail ARM Letter ID: LL1 Return Date: 02/12/2013 Debtor Name: TONNY GLYNN Returned Address: 3010 E 2ND PL Delivery Code: UNDELIVERABLE Move Code: N/A Address Update: Bad Address Updated Letter Re-Queued: No
2/12/2013 9:32:25 PM		ARS	INS	Letter LL1 sent: Compu Mail Opt1 - 30% Savings: 1 payments of \$1781.81 first payment due by 02/22/2013 Opt2 - 25% Savings: 6 payments of \$318.18 first payment due by 02/22/2013 Opt3 - 20% Savings: 12 payments of \$169.70 first payment due by 02/22/2013
1/21/2013 6:34:58 AM		ARS	INS	Account placed with Legal collections
1/20/2013 6:55:44 PM	<u>SYS</u>	ARS	INS	Wrong Number - [REDACTED] 9406) wop sd n1 is incarcerated for 10yrs, sd she is n1 cousin, sd he is in ft worth tx
12/20/2012 11:47:22 AM	<u>PRH187</u>	TO	DIS	WRONG NUMBER 8 [REDACTED] -7044
5/31/2012 9:52:12 PM	<u>PRH071</u>	DO	DIS	Wrong Number - [REDACTED] 9406) WOP SD N1 IN PRISON NML
5/19/2012 11:51:46 AM	<u>PRK768</u>	TO	DIS	Vendor: DANTOM Systems Vendor Process: Dantom Return NCOA Letter ID: 47M2 Return Date: 01/31/2012 Debtor Name: TONNY GLYNN Returned Address: 3010 E 2nd Pl Delivery Code: MOVE, NO FORWARD Move Code: INDIVIDUAL MOVE Address Update: Bad Address Updated Letter Re-Queued: No
1/31/2012 8:06:15 PM		ARS	INS	Letter 47M2 sent: DANTOM Systems Opt1 - 20% Savings: 1 payments of \$1930.00 first payment due by

EXHIBIT A

Account: [REDACTED] 6590

Page 5 of 5

				02/29/2012 Opt2 - 14% Savings: 6 payments of \$345.00 first payment due by 02/29/2012 Opt3 - 1% Savings: 32 payments of \$75.00 first payment due by 02/29/2012
ID: SLG Get Last Worked	Last Activity: 1:29 PM Time Tracker: INACTIVE	Unit: COUNSL Work TBD	User: SLGOMEZ Manager: SRPOWELL	
Version 7.25.0.0 - Copyright © 2004-2016, PRA Group, Inc. All Rights Reserved. - Server: NHOPRAWEBP6				

EXHIBIT A

Notes

Page 1 of 8

Date	Entry	ACT	RST	Note
4/21/2016 11:07:30 AM	<u>ELK</u>	ARS	INS	GC rcvd complaint. N1 is pro se. ALL CALLS TO GC EXT 13332.
3/2/2016 4:30:44 PM	<u>DSP023</u>	INC	LRC	REVIEW ACCOUNT FOR ACCURACY
3/2/2016 9:48:33 AM	<u>DSP023</u>	ARR	INS	CND Requested by N1
3/2/2016 9:47:37 AM	<u>DSP023</u>	INC	LRC	RECEIVED DOCLINK FROM THE MAILROOM VIA SMART CLIENT...N1 IS IN PRISON AND WANTED TO VALIDATE THE DEBT AND SETTLE THE DEBT...PER DISPUTE MGNT WERE GOING TO CND THE ACCOUNT AS WE CAN'T SEND PERSONAL INFO TO A PRISON FACILITY...PLACED CND ON ACCOUNT...KEPT ADDY AS IS BECUSE THE ONLY OTJHER ADDY FOR N1 IS APRISION...SCAN IMAGES TO ACCOUNT
2/23/2016 5:53:20 AM		ARS	LTR	Strategy Offer Letter (49M2) sent: DANTOM Systems Opt1 - 40% Savings: 1 payments of \$1370.00 first payment due by 03/18/2016 Opt2 - 34% Savings: 6 payments of \$250.00 first payment due by 03/18/2016 Opt3 - 29% Savings: 12 payments of \$135.00 first payment due by 03/18/2016
12/29/2015 12:06:11 PM	<u>PRB140</u>	TO	DIS	Wrong Number - (██████████622) wrg#
11/17/2015 5:31:30 AM		ARS	LTR	Strategy Offer Letter (49M2) sent: DANTOM Systems Opt1 - 40% Savings: 1 payments of \$1370.00 first payment due by 12/18/2015 Opt2 - 34% Savings: 6 payments of \$250.00 first payment due by 12/18/2015 Opt3 - 29% Savings: 12 payments of \$135.00 first payment due by 12/18/2015
8/19/2015 5:36:53 AM		ARS	LTR	Strategy Offer Letter / color (74C2) sent: Compu Mail Opt1 - 30% Savings: 1 payments of \$1595.00 first payment due by 09/18/2015 Opt2 - 24% Savings: 12 payments of \$145.00 first payment due by 09/18/2015 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 09/18/2015
4/21/2015 5:34:31 AM		ARS	INS	Letter 74C2 sent:Compu Mail Opt1 - 30% Savings: 1 payments of \$1595.00 first payment due by 05/22/2015 Opt2 - 24% Savings: 12 payments of \$145.00 first payment due by 05/22/2015 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 05/22/2015
4/11/2015 1:12:35 PM	<u>PRH025</u>	DH	DIS	Wrong Number - (██████████2296) WRG NBR
1/20/2015 7:02:50 AM		ARS	INS	Letter 47M2 sent:Compu Mail Opt1 - 25% Savings: 1 payments of \$1710.00 first payment due by 02/20/2015 Opt2 - 18% Savings: 12 payments of \$155.00 first payment due by 02/20/2015 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 02/20/2015
10/7/2014 5:34:20 AM		ARS	INS	Letter 47M2 sent:Compu Mail Opt1 - 30% Savings: 1 payments of \$1595.00 first payment due by 10/31/2014 Opt2 - 25% Savings: 6 payments of \$285.00 first payment due by 10/31/2014 Opt3 - 2% Savings: 32 payments of \$70.00 first payment due by 10/31/2014
7/8/2014 5:34:51 AM		ARS	INS	Letter 48M2 sent:Compu Mail Opt1 - 30% Savings: 12 payments of \$132.81 first payment due by 08/08/2014 Opt2 - 25% Savings: 24 payments of \$71.15 first payment due by 08/08/2014

EXHIBIT A

Notes

Page 2 of 8

			Opt3 - 21% Savings: 36 payments of \$50.00 first payment due by 08/08/2014
6/29/2014 6:47:14 PM		ARS INS	R2C Account Out Of Statute; changed status to STAT - Account Status was changed from R2C to STAT
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY INS	*CC:S252: Based on data provided by the DMDC, debtor is NOT serving on active duty as of this date. PDATE=04/11/2013 MILITARY SCRUB - NON ACTIVE
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/25/2013 xtrnnc:Home Phone Attempt called the cm, spoke to his wife and she informed me that the cm was in jail and won't be home anytime soon.
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtrnnc:Home Phone Attempt spoke to the cm's wife, gave her a 70% sif in the amount of \$1,593.71 and a hardship payment plan in the amount of \$200. per month.
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtrnnc:Home Phone Attempt called the cm, lft mssg.
6/2/2014 9:47:47 PM	<u>LPIMP</u>	ATY INS	*CC:W100: 1st Demand Letter PDATE=04/16/2013 DEMAND LETTER - PRA
5/30/2014 8:32:41 PM	<u>OPMN11</u>	ARS INS	Based on data provided by the DMDC N1 is NOT serving on active duty as of this date
5/19/2014 8:32:32 PM	<u>OPMN11</u>	ARS INS	Based on data provided by the DMDC N1 is NOT serving on active duty as of this date
5/15/2014 8:30:48 PM	<u>OPMN11</u>	ARS INS	Based on data provided by the DMDC N1 is NOT serving on active duty as of this date
4/22/2014 3:51:05 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/21/2014 xhome:CALLED HOME NUMBER
4/22/2014 3:51:05 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/21/2014 xna:NO ANSWER [REDACTED] 8040
1/22/2014 9:31:18 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=01/21/2014 xhome:CALLED HOME NUMBER
1/21/2014 8:31:33 PM	<u>OPMN11</u>	ARS INS	Pre-Approved Percentage for Settlement letter: 70% sent to firm with pcode *CC:M106.
11/5/2013 9:44:39 AM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=11/01/2013 XHOME:CALLED HOME NUMBER 8:44 cal. [REDACTED] 8040...lft msg w foti
8/29/2013 1:10:53 PM	<u>LPIMP</u>	ATY INS	*CC:W117: Phone Contact PDATE=08/28/2013 Contact Other Phone No 17:41 cl [REDACTED] 8040...lft msg qm foti
8/3/2013 4:37:08 PM	<u>DEM</u>	ARS INS	Current and original interest rates set to 0.
8/1/2013 3:04:17 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=07/31/2013 xtonc:Other Phone No Attempt clld [REDACTED] 8040,na
8/1/2013 3:04:17 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=07/31/2013 xtrnnc:Home Phone Attempt 08:37ph [REDACTED] -2296 wrong number
8/1/2013 3:04:17 PM	<u>LPIMP</u>	ATY INS	*CC:S124: Skip Trace PDATE=07/31/2013 SKIP TRACING 08:41lexis: [REDACTED] -8040 vm left message
4/26/2013 9:33:03 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/25/2013 xtrnnc:Home Phone Attempt called the cm, spoke to his wife and she informed me that the cm was in jail and won't be home anytime soon.
4/24/2013 3:56:30 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtrnnc:Home Phone Attempt spoke to the cm's wife, gave her a 70% sif in the amount of \$1,593.71 and a hardship payment plan in the amount of \$200. per month.
4/24/2013 3:56:30 PM	<u>LPIMP</u>	ATY INS	*CC:W120: Telephone Demand Residence PDATE=04/23/2013 xtrnnc:Home Phone Attempt called the cm, lft mssg.
4/17/2013 3:20:09 PM	<u>YGC</u>	ATY INS	PDATE=04/16/2013 Attorney Note:1st Demand Letter DEMAND LETTER - PRA
4/17/2013 3:20:09 PM	<u>YGC</u>	ATY INS	PDATE=04/16/2013 *Colctr:Added new collector #: 600
4/12/2013 3:23:30 PM	<u>YGC</u>	ATY INS	PDATE=04/11/2013 XPOOL:UPDATE - POOL ID GESK22

EXHIBIT A

Notes

Page 3 of 8

4/12/2013 3:23:30 PM	<u>YGC</u>	ATY	INS	PDATE=04/11/2013 BK AND DECEASED SCRUB
4/12/2013 3:23:30 PM	<u>YGC</u>	ATY	INS	PDATE=04/11/2013 MILITARY SCRUB - NON ACTIVE
4/12/2013 3:23:30 PM	<u>YGC</u>	ATY	INS	PDATE=04/11/2013 XSUTREV:REVIEW FOR SUIT IN 60 DAYS
2/21/2013 4:57:39 AM		ARS	INS	Letter LL2 sent:Compu Mail Opt1 - 20% Savings: 1 payments of \$2045.64 first payment due by 03/20/2013 Vendor: Compu Mail Vendor Process: CompuMail ARM Letter ID: LL1 Return Date: 02/12/2013
2/12/2013 9:32:25 PM		ARS	INS	Debtor Name: TONNY GLYNN Returned Address: 3010 E 2ND PL Delivery Code: UNDELIVERABLE Move Code: N/A Address Update: Bad Address Updated Letter Re-Queued: No Letter LL1 sent:Compu Mail Opt1 - 30% Savings: 1 payments of \$1781.81 first payment due by 02/22/2013
1/21/2013 6:34:58 AM		ARS	INS	Opt2 - 25% Savings: 6 payments of \$318.18 first payment due by 02/22/2013 Opt3 - 20% Savings: 12 payments of \$169.70 first payment due by 02/22/2013
1/20/2013 6:55:44 PM	<u>SYS</u>	ARS	INS	Account placed with Legal collections
12/20/2012 11:47:22 AM	<u>PRH187</u>	TO	DIS	Wrong Number - (8062399406) wop sd n1 is incarcerated for 10yrs, sd she is n1 cousin, sd he is in ft worth tx
5/31/2012 9:52:12 PM	<u>PRH071</u>	DO	DIS	WRONG NUMBER [REDACTED] 7044
5/19/2012 11:51:46 AM	<u>PRK768</u>	TO	DIS	Wrong Number - (8062399406) WOP SD N1 IN PRISON NML Vendor: DANTOM Systems Vendor Process: Dantom Return NCOA Letter ID: 47M2 Return Date: 01/31/2012
1/31/2012 8:06:15 PM		ARS	INS	Debtor Name: TONNY GLYNN Returned Address: 3010 E 2nd PI Delivery Code: MOVE, NO FORWARD Move Code: INDIVIDUAL MOVE Address Update: Bad Address Updated Letter Re-Queued: No Letter 47M2 sent:DANTOM Systems Opt1 - 20% Savings: 1 payments of \$1930.00 first payment due by 02/29/2012
1/31/2012 5:32:39 AM		ARS	INS	Opt2 - 14% Savings: 6 payments of \$345.00 first payment due by 02/29/2012 Opt3 - 1% Savings: 32 payments of \$75.00 first payment due by 02/29/2012
11/13/2011 7:46:31 PM	<u>PRK842</u>	DH	DIS	Wrong Number - [REDACTED] 7044 [HOME])
11/10/2011 10:39:48 PM	<u>SLS</u>	ARS	INS	Phone number [REDACTED] 7044 received from LexisNexis. Letter 49M2 sent:DANTOM Systems Opt1 - 40% Savings: 1 payments of \$1425.00 first payment due by 11/18/2011
10/18/2011 5:22:00 AM		ARS	INS	Opt2 - 34% Savings: 6 payments of \$260.00 first payment due by 11/18/2011 Opt3 - 29% Savings: 12 payments of \$140.00 first payment due by 11/18/2011
8/24/2011 9:46:06 PM		DH	NA	Dialed [REDACTED] 9314)Answering machine
8/24/2011 7:45:46 PM		DH	NA	Dialed [REDACTED] 9314)Answering machine
8/24/2011 4:03:47 PM		DH	NA	Dialed [REDACTED] 9314)Answering machine
8/24/2011 10:14:56 AM		DH	NA	Dialed [REDACTED] 9314)Answering machine

EXHIBIT A

Notes

Page 4 of 8

8/23/2011 10:11:11 AM		DH	DIS	Dialed (██████████) 9314)Disconnected number
8/20/2011 10:37:50 AM		DH	NA	Dialed (██████████) 9314)Answering machine
8/18/2011 10:02:33 PM		DH	NC	Dialed (██████████) 9314)Operator Intercept
8/16/2011 9:55:33 PM		DH	NC	Dialed (██████████) 9314)Operator Intercept
8/16/2011 10:01:06 AM		DH	NC	Dialed (██████████) 9314)Operator Intercept
8/15/2011 9:59:53 PM		DH	NC	Dialed (██████████) 9314)Line idle after dial
8/15/2011 10:13:22 AM		DH	NA	Dialed (██████████) 9314)Answering machine
8/13/2011 12:21:28 PM		DH	NC	Dialed (██████████) 9314)Operator Intercept
8/11/2011 10:50:19 PM		DH	NA	Dialed (██████████) 9314)Answering machine
8/11/2011 9:58:04 PM		DH	NA	Dialed (██████████) 9314)Answering machine
8/11/2011 10:13:00 AM		DH	NA	Dialed (██████████) 9314)Answering machine
8/9/2011 9:59:02 PM		DH	NA	Dialed (██████████) 9314)Answering machine
8/9/2011 10:20:45 AM		DH	NA	Dialed (██████████) 9314)Answering machine
8/8/2011 11:18:25 AM		DH	NC	Dialed (██████████) 9314)Operator Intercept
8/6/2011 1:46:45 PM		DH	NA	Dialed (██████████) 9314)Answering machine
8/3/2011 9:58:46 PM		DH	NA	Dialed (██████████) 9314)Answering machine
8/1/2011 9:57:40 PM		DH	NC	Dialed (██████████) 9314)Operator Intercept
7/31/2011 2:43:41 PM		DH	LM	Dialed (██████████) 9314)Virtual msg to AUTOV
7/29/2011 10:29:13 AM		DH	NA	Dialed (██████████) 9314)Answering machine
7/27/2011 10:01:51 PM		DH	NC	Dialed (██████████) 9314)Operator Intercept
7/25/2011 9:40:26 PM		DH	NA	Dialed (██████████) 9314)Answering machine
7/25/2011 6:26:00 PM		DH	NA	Dialed (██████████) 9314)Answering machine
7/25/2011 4:27:21 PM		DH	NA	Dialed (██████████) 9314)Answering machine
7/25/2011 10:05:01 AM		DH	NA	Dialed (██████████) 9314)Answering machine
7/24/2011 2:42:38 PM		DH	NC	Dialed (██████████) 9314)Operator Intercept
7/22/2011 10:01:09 AM		DH	NC	Dialed (██████████) 9314)Operator Intercept
7/21/2011 12:20:10 PM	PRA314	DO	DIS	Wrong Number - (██████████) 9406 [OTHER] mother said n1 is in prison for 10yrs taking num out no wife
7/19/2011 9:57:06 PM		DH	NC	Dialed (██████████) 9314)Fax or modem
7/19/2011 7:40:58 PM		DH	NA	Dialed (██████████) 9314)Answering machine
7/19/2011 5:18:11 PM		DH	NA	Dialed (██████████) 9314)Answering machine
7/19/2011 3:17:50 PM		DH	NA	Dialed (██████████) 9314)Answering machine
7/19/2011 10:03:02 AM		DH	NC	Dialed (██████████) 9314)Line idle after dial
7/17/2011 2:58:18 PM		DH	NA	Dialed (██████████) 9314)Answering machine
7/14/2011 12:47:23 PM	PRA170	DO	NM	No Msg at (██████████) 9406 [OTHER] WOP SD N1 IS N PRISON
7/12/2011 9:59:45 PM		DH	NC	Dialed (██████████) 9314)Operator Intercept
7/12/2011 10:24:20 AM		DH	NC	Dialed (██████████) 9314)Operator Intercept
				Vendor: Compu Mail Vendor Process: CompuMail ACS Letter ID: 48M2 Return Date: 07/11/2011
7/11/2011 8:05:34 PM		ARS	INS	Debtor Name: TONNY GLYNN Returned Address: 3010 E 2ND PL Delivery Code: GOOD MOVE Move Code: INDIVIDUAL MOVE Address Update: New Address Updated Letter Re-Queued: No
7/9/2011 1:10:20 PM		DH	NA	Dialed (██████████) 9314)No Answer
7/7/2011 8:37:17 PM	SLS	ARS	INS	Phone number (██████████) 9406 received from Experian.
7/7/2011 8:08:48 PM		DH	NA	Dialed (██████████) 9314)Answering machine

EXHIBIT A

Notes

Page 5 of 8

7/7/2011 5:11:41 PM	DH	NA	Dialed (██████████) 9314) Answering machine
7/7/2011 10:05:55 AM	DH	NA	Dialed (██████████) 9314) Answering machine
			Letter 48M2 sent: Compu Mail
			Opt1 - 40% Savings: 1 payments of \$1400.00 first payment due by 08/05/2011
7/6/2011 5:20:33 AM	ARS	INS	Opt2 - 34% Savings: 6 payments of \$255.00 first payment due by 08/05/2011
			Opt3 - 28% Savings: 12 payments of \$140.00 first payment due by 08/05/2011
7/2/2011 1:07:09 PM	DH	NA	Dialed (██████████) 9314) No Answer
7/1/2011 8:43:25 PM	DH	NA	Dialed (██████████) 9314) Answering machine
7/1/2011 10:23:10 AM	DH	NA	Dialed (██████████) 9314) Answering machine
6/29/2011 10:01:32 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/29/2011 4:31:58 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/27/2011 9:58:32 PM	DH	NA	Dialed (██████████) 9314) No Answer
6/27/2011 7:42:36 PM	DH	NA	Dialed (██████████) 9314) No Answer
6/27/2011 10:25:15 AM	DH	NA	Dialed (██████████) 9314) No Answer
6/25/2011 12:22:23 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/24/2011 10:09:36 AM	DH	NA	Dialed (██████████) 9314) No Answer
6/22/2011 10:05:17 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/21/2011 9:59:20 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/21/2011 5:28:50 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/19/2011 6:23:08 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/19/2011 2:58:29 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/17/2011 5:33:33 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
6/16/2011 10:22:43 AM	DH	NC	Dialed (██████████) 9314) Operator Intercept
6/14/2011 6:47:30 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
6/12/2011 6:51:34 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/12/2011 3:15:17 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/9/2011 8:03:18 PM	PRT187	DO	DIS Wrong Number - (██████████) 6927 [OTHER] MOP STATED WRNG #, NO1 THERE BY NAME
6/9/2011 10:13:58 AM	DO	NA	Dialed (██████████) 6927) Answering machine
6/8/2011 10:02:31 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/8/2011 5:12:44 PM	DH	NA	Dialed (██████████) 9314) Answering machine
6/6/2011 10:05:25 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
6/6/2011 6:52:41 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
6/3/2011 4:29:34 PM	DO	NA	Dialed (██████████) 6927) Answering machine
6/1/2011 6:11:46 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/31/2011 8:07:55 PM	DH	NA	Dialed (██████████) 9314) Answering machine
5/29/2011 9:47:55 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/29/2011 9:47:17 PM	DO	NA	Dialed (██████████) 6927) Answering machine
5/29/2011 3:38:55 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/29/2011 3:38:24 PM	DO	NA	Dialed (██████████) 6927) Answering machine
5/27/2011 10:14:00 AM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/25/2011 5:01:59 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/24/2011 7:48:44 PM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
5/24/2011 10:06:50 AM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
5/21/2011 2:20:40 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/21/2011 2:20:03 PM	DO	NA	Dialed (██████████) 6927) Answering machine
5/19/2011 10:46:11 AM	DH	NA	Dialed (██████████) 9314) Answering machine

EXHIBIT A

Notes

Page 6 of 8

5/17/2011 9:58:38 PM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
5/17/2011 10:07:38 AM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
5/16/2011 9:44:30 PM	DO	NA	Dialed (██████████) 6927) Answering machine
5/16/2011 9:43:43 PM	DH	NA	Dialed (██████████) 9314) Answering machine
5/16/2011 10:08:51 AM	DH	NA	Dialed (██████████) 9314) Answering machine
5/14/2011 2:51:39 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/14/2011 2:51:14 PM	DO	NA	Dialed (██████████) 6927) Answering machine
5/12/2011 9:55:50 PM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
5/12/2011 5:56:11 PM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
5/12/2011 10:05:50 AM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
5/10/2011 9:59:36 PM	DH	NA	Dialed (██████████) 9314) Answering machine
5/10/2011 3:25:04 PM	DH	NA	Dialed (██████████) 9314) Answering machine
5/9/2011 10:10:19 AM	DH	NA	Dialed (██████████) 9314) Answering machine
5/7/2011 3:32:00 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/7/2011 3:31:36 PM	DO	NA	Dialed (██████████) 6927) Answering machine
5/3/2011 10:27:03 AM	DH	NC	Dialed (██████████) 9314) Operator Intercept
5/2/2011 9:58:17 PM	DH	NA	Dialed (██████████) 9314) Answering machine
5/2/2011 10:08:58 AM	DH	NA	Dialed (██████████) 9314) Answering machine
4/30/2011 10:48:06 AM	DO	LM	Dialed (██████████) 6927) Virtual msg to AUTOV
4/28/2011 10:02:27 PM	DH	NA	Dialed (██████████) 9314) Answering machine
4/28/2011 11:04:49 AM	DO	NA	Dialed (██████████) 6927) Answering machine
4/26/2011 10:18:02 AM	DH	NA	Dialed (██████████) 9314) Answering machine
4/25/2011 10:53:58 PM	DH	NA	Dialed (██████████) 9314) Answering machine
4/25/2011 9:43:51 PM	DH	NA	Dialed (██████████) 9314) Answering machine
4/25/2011 9:43:14 PM	DO	NA	Dialed (██████████) 6927) Answering machine
4/25/2011 10:13:15 AM	DH	NA	Dialed (██████████) 9314) Answering machine
4/23/2011 1:39:07 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/23/2011 1:38:38 PM	DO	NA	Dialed (██████████) 6927) Answering machine
4/22/2011 8:07:45 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/22/2011 8:07:18 PM	DO	NA	Dialed (██████████) 6927) Answering machine
4/22/2011 10:12:15 AM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/20/2011 10:09:47 AM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/18/2011 8:00:41 PM	PRK796 DO	DIS	Wrong Number - (██████████) 7044 [OTHER] wop sd wrong # dnkn1
4/18/2011 10:15:51 AM	DH	NA	Dialed (██████████) 9314) Answering machine
4/17/2011 9:18:07 PM	DH	NA	Dialed (██████████) 9314) Answering machine
4/17/2011 9:17:20 PM	DO	NA	Dialed (██████████) 7044) No Answer
4/15/2011 5:17:46 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/13/2011 9:58:18 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/13/2011 8:37:59 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/13/2011 8:37:26 PM	DO	NA	Dialed (██████████) 7044) No Answer
4/13/2011 10:12:06 AM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/11/2011 10:10:13 AM	DH	NA	Dialed (██████████) 9314) Answering machine
4/10/2011 9:25:44 PM	DO	NA	Dialed (██████████) 7044) No Answer
4/10/2011 9:24:57 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/10/2011 6:21:52 PM	DH	NC	Dialed (██████████) 9314) Operator Intercept
4/10/2011 6:21:16 PM	DO	NA	Dialed (██████████) 7044) No Answer
4/8/2011 10:02:30 AM	DH	NC	Dialed (██████████) 9314) Cannot reach as dialed
4/5/2011 9:46:16 PM	DH	NA	Dialed (██████████) 9314) Answering machine

EXHIBIT A

Notes

Page 7 of 8

4/5/2011 9:45:38 PM		DO	NA	Dialed (██████████ 7044)No Answer
4/5/2011 5:17:14 PM		DH	NA	Dialed (██████████ 9314)Answering machine Letter 49M2 sent:DANTOM Systems
4/1/2011 5:46:14 AM	<u>LTRWF</u>	ARS	INS	Opt1 - 40% Savings: 1 payments of \$1380.00 first payment due by 04/29/2011 Opt2 - 35% Savings: 6 payments of \$250.00 first payment due by 04/29/2011 Opt3 - 30% Savings: 12 payments of \$135.00 first payment due by 04/29/2011
3/31/2011 10:04:40 AM		DH	NC	Dialed (██████████ 9314)Operator Intercept
3/29/2011 5:20:23 PM		DH	NC	Dialed (██████████ 9314)Operator Intercept
3/27/2011 3:43:19 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/27/2011 3:42:41 PM		DO	NA	Dialed (██████████ 7044)No Answer
3/26/2011 10:07:12 AM		DH	LM	Dialed (██████████ 9314)Virtual msg to AUTOV
3/26/2011 10:06:14 AM		DO	NA	Dialed (██████████ 7044)No Answer
3/24/2011 10:03:11 AM		DH	NC	Dialed (██████████ 9314)Cannot reach as dialed
3/23/2011 8:55:09 PM	<u>PRK825</u>	DO	NA	Dead Air at ██████████ 7044 [OTHER] da
3/23/2011 8:53:38 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/23/2011 10:15:07 AM		DH	NA	Dialed (██████████ 9314)Answering machine
3/20/2011 2:53:43 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/20/2011 2:53:15 PM		DO	NA	Dialed (██████████ 7044)No Answer
3/18/2011 10:06:17 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/18/2011 6:51:19 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/17/2011 10:09:01 AM		DH	NC	Dialed (██████████ 9314)Operator Intercept
3/15/2011 7:04:34 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/13/2011 6:57:51 PM		DH	NC	Dialed (5756479314) Answering machine
3/13/2011 6:57:24 PM		DO	NC	Dialed (8067487044) No Answer
3/11/2011 5:33:54 PM		DH	NC	Dialed (██████████ 9314)Operator Intercept
3/10/2011 9:58:46 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/10/2011 3:29:44 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/8/2011 10:23:31 AM		DH	NC	Dialed (██████████ 9314)Operator Intercept
3/5/2011 1:00:42 PM		DH	LM	Dialed (██████████ 9314)Virtual msg to AUTOV
3/2/2011 9:57:39 PM		DH	NA	Dialed (██████████ 9314)Answering machine
3/2/2011 5:45:36 PM		DH	NA	Dialed (██████████ 9314)Answering machine
2/28/2011 5:46:38 PM		DH	NC	Dialed (██████████ 9314)Operator Intercept
2/26/2011 10:43:55 AM		DO	NA	Dialed (██████████ 7044)No Answer
2/22/2011 9:58:53 PM		DH	NA	Dialed (██████████ 9314)Answering machine
2/22/2011 5:22:59 PM		DH	NA	Dialed (██████████ 9314)Answering machine
2/20/2011 4:20:08 PM		DO	NA	Dialed (██████████ 7044)No Answer
2/17/2011 10:26:08 AM		DH	NC	Dialed (██████████ 9314)Operator Intercept
2/14/2011 10:52:49 PM		DH	NA	Dialed (██████████ 9314)Answering machine
2/14/2011 5:14:24 PM		DH	NA	Dialed (██████████ 9314)Answering machine
2/5/2011 10:18:52 AM		DH	NA	Dialed (██████████ 9314)No Answer
2/5/2011 8:39:35 AM		ARS	INS	001 LETTER PROCESSED AS 001
2/4/2011 3:45:06 PM	<u>SLS</u>		LTR	(001)Notification Letter - SYSTEM
2/4/2011 11:33:57 AM		ARS	INS	NCOA Processing Results for: 1930 77TH ST LUBBOCK, TX 79423-1647 Move Date: N/A Move Type: N/A

EXHIBIT A

Notes

Page 8 of 8

			Delivery Point Verification: VALID
			DPV Footnotes:
			Primary: INPUT ADDR MATCHED ZIP4 FILE
			Secondary: INPUT ADDR MATCHED DPV (ALL COMPONENTS)
			Zip Processing Notes:
			INPUT ZIP CONFIRMED
			NORMAL STREET
			SUCCESSFUL ADDR MATCH
			NEW ADDR NOT FURNISHED

EXHIBIT A

PRA001-0207-123955942 15875

www.portfoliorecovery.com

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC
SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS

Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS

PRA Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502
Disputes Department E-mail Address: PRA_Disputes@portfoliorecovery.com

CREDIT CARD TRANSACTION FEES: Third party vendors may charge a transaction fee for processing payments made by credit card; however, PRA does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coloradoattorneygeneral.gov/ca. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 7:30 AM to 11 PM EST Monday through Friday, 8 AM to 5 PM EST Saturday, and 2 PM to 9 PM EST Sunday.

MASSACHUSETTS: Office located 49 Winter St, Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Number 1096994.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

ACCTNUM	6590
MKR_FN	TONNY
MKR_LN	GLYNN
CMPNY_NAME	
MKR_TAXID	0954
MKR_AD1	1930 77TH ST
MKR_AD2	
MKR_AD3	
MKR_CITY	LUBBOCK
MKR_ST	TX
MKR_ZIP	79423-1647
MKR_HP	9314
MKR_WP	0000000000
OPENDATE	20090812
CHGOFF_DATE	20101227
RMSLASTPMT	20100515
LASTPMTAMT	98
BRANCH	CCDE
DOFD	20100628
CHGOFFCODE	UNPY
LOSSAMT	2276.73
CURBAL	2276.73
RMSFILENUM	
ACCTSTS	S14
STSDESC	Sold FF Fresh
JDGDATE	0
OFF_CODE	CCI263
OFF_DESC	Care Credit Dental
BCLE	0181
BCLE_DESC	GE Money Bank
BUYERCODE	X53S
INT_RATE	29.99
NET_COSTS	0
NET_INTEREST	825.33
NET_PRINCIPAL	1451.4
PRINC_LOSS	1451.4

EXHIBIT C

LoadData

Page 2 of 2

ASSOC_COSTS	0
ACCRD_INT	825.33
LASTPURCHDT	20091029
CMKR_FN	
CMKR_LN	
CMKR_TAXID	
CMKR_ADDR1	
CMKR_ADDR2	
CMKR_CITY	
CMKR_STATE	
CMKR_ZIP	
CMKR_LIABLE	

Data printed by Portfolio Recovery Associates, LLC from electronic records provided by GE MONEY BANK, F.S.B. pursuant to the sale of accounts from GE MONEY BANK, F.S.B. to Portfolio Recovery Associates, LLC.

EXHIBIT C

CARECREDIT/GEMB
GE MoneyCardholder Name: TONNY GLYNN
Account Number : 6590
Statement Closing Date: 12/27/2010

Summary of Account Activity		Payment Information	
Previous Balance	\$2,241.73	New Balance	\$0.00
+ New Purchases	\$0.00	Total Minimum Payment Due	\$444.00
- Payments	\$0.00	Payment Due Date	12/29/2010
+/- Credits, Fees & Adjustments (net)	\$2,241.73-	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.	
+/- Interest Charge (net)	\$0.00	We may convert your payment into an electronic debit. See reverse side.	
New Balance	\$0.00	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00 and your APRs may be increased to the Penalty APR of up to 29.99%.	
Credit Limit	\$1,800.00		
Available Credit	\$0.00		
Days in Billing Period	29		
Pay online for free at: www.gemoney.com			
For GE Money customer service or to report your card lost or stolen, call 1-866-893-7864 .			
Best times to call are Wednesday - Friday.			

Transaction Summary				
Tran Date	Post Date	Reference Number	Description	Amount
12/27/2010	12/27/2010	F907200PT00999990	CHARGE OFF ACCOUNT-PRINCIPALS	\$1,451.40 CR
12/27/2010	12/27/2010	F907200PT00999990	CHARGE OFF ACCOUNT *FINANCE CHARGES*	\$825.33 CR
			FEES	
12/21/2010	12/21/2010		LATE FEE	\$35.00
			TOTAL FEES FOR THIS PERIOD	\$35.00
			INTEREST CHARGED	
12/27/2010	12/27/2010		INTEREST CHARGE ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00
2010 Totals Year-to-Date				
Total Fees Charged in 2010				\$249.97
Total Interest Charged in 2010				\$487.78

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$0.00	\$0.00

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5302 DFH 1 5 26 101227 Z X PAGE 1 of 1 9072 3000 C602 01EJ5302

Pay online at gemoney.com or enclose this coupon with your check. Please use blue or black ink.**CareCredit**

Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$444.00	\$0.00	12/29/2010	\$0.00	6590

Payment Enclosed : \$
☐ New address or e-mail?
 Check the box at left and print changes on back

Payment due includes \$ 0.00 past due. Please pay the past due amount PROMPTLY.

TONNY GLYNN
1930 77TH ST
LUBBOCK TX 79423-1647Make Payment to: GE MONEY BANK
PO BOX 960061
ORLANDO, FL 32896-0061

EXHIBIT D

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 981127, El Paso, TX 79998-1127. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance coupon portion of this statement or pay online at www.gemoney.com.

Overnight Payments: payments cannot be made in person, mail payments to: GEMoney Bank, 140 Welkva Springs Road, Longwood, FL 32779

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 981438, El Paso, TX 79998-1438.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. We reserve the right to obtain payment electronically for any check or other instrument that you send to us by initiating an ACH (electronic) debit in the amount of your check or instrument to your account. Your check or instrument will not be returned to you by us or your bank. Your bank account may be debited as early as the same day we receive your payment. You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon), in your own envelope – not the enclosed remittance envelope, addressed to: P.O. Box 530960, Atlanta, GA 30353-0960 and not the payment address.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: GE Money Bank, P.O. Box 981438, El Paso, TX 79998-1438. In your letter give us the following information: • Account information: Your name and account number. • Dollar amount: The dollar amount of the suspected error. • Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question or report you as delinquent on that amount. • The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: P.O. Box 981438, El Paso, TX 79998-1438. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may pay more than the Total Minimum Payment at any time. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 981438, El Paso, TX 79998-1438.

Credits to Your Account: An amount shown with a CR next to the amount is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Telephone Monitoring: For quality control purposes, you permit us to listen to or record telephone calls between you and us.

Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 981439, El Paso, TX 79998-1439. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Variable Rate Information: If any of your APRs are variable, that APR will vary with the market based on the Prime Rate.

How Long Will the Penalty Rate Apply? If your APRs are increased because you made a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due.

How We Calculate Interest: We use a method called "daily balance". During billing cycles in which interest is charged, for each balance type on your account we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. A separate daily balance will be calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and other balances that are subject to different interest rates, plans or special promotions. First, we determine the "daily balance". To determine the daily balance, we take the beginning balance each day, add any new charges and fees posted that day, and subtract any payments and credits posted that day. This gives us the daily balance. Second, we calculate the amount of interest charged. To do this, we multiply the applicable daily rate by each daily balance on your account. Third, we add the interest amount to the daily balance, and the sum will become the beginning balance for the following day. Your interest charge for the billing cycle is the sum of the interest amounts that were charged each day during the billing cycle for each balance type. We charge a minimum of \$2 of interest in any billing cycle in which you owe interest.

Paying Interest: Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers, if applicable, on the transaction date.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: GEMoney Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076.

Your account is owned and serviced by GEMoney Bank. For complete terms and conditions of your account, consult your Credit Card Agreement.

Hearing Impaired: TDD users call 1-877-448-8512

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Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

By providing a telephone number on my account, I consent to GE Money Bank and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of my automatic telephone dialing system and/or an artificial or prerecorded voice when contacting me, even if I am charged for the call under my phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below or visit us on-line at www.gemoney.com.

<input type="checkbox"/>	Name _____
<input type="checkbox"/>	Street Address _____
<input type="checkbox"/>	City, St, Zip _____
<input type="checkbox"/>	Phone # _____
<input type="checkbox"/>	E-mail _____
	Home Phone# _____ Business Phone # _____ Cell-phone or other phone # _____ Email Address _____
	we can use to contact you

BY PROVIDING YOUR EMAIL ADDRESS, YOU AGREE TO RECEIVE EMAIL COMMUNICATION ABOUT YOUR ACCOUNT AND ALSO GIVE PERMISSION FOR US TO PROVIDE YOUR EMAIL ADDRESS TO THE DEALER/MERCHANT/PROVIDER/RETAILER ACCEPTING YOUR CARD.

EXHIBIT D